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December 1, 2020

Sent Via Electronic Mail

Amy Malm
Hearing Examiner
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, WI 53707-7873

Re: In the Matter of the Merger of National Mutual Benefit
with and into Western Fraternal Life Association by
National Mutual Benefit and Western Fraternal Life Association
Case No. 20-C43723

Dear Ms. Malm:

Please find enclosed National Mutual Benefits' and Western Fraternal Life Association's Objection to the Proposed Decision in the above-captioned matter.

The parties appreciate the Wisconsin Office of the Commissioner's consideration of their Objection, which is limited in scope, and is made by necessity.

Sincerely,

PARRETT LAW, LLC



Noreen J. Parrett

Enclosure

cc: Steven Junior, Office of the Commissioner of Insurance
Richard Wicka, Office of the Commissioner of Insurance
Dan Shinnick, National Mutual Benefit
Craig Van Dyck, Western Fraternal Life Association